

Exhibit I

Claim #3503 Date Filed: 11/7/2012

B 10 Modified (Official Form 10) (12/11)

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK			PROOF OF CLAIM
Name of Debtor and Case Number: Residential Capital, LLC, Case No. 12-12020			
NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.			
Name of Creditor (the person or other entity to whom the debtor owes money or property): Mohammed K. Ghods & Heidi M. Ghods			<input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____
Name and address where notices should be sent: 2100 North Broadway Santa Ana, CA 92705			<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars. 5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier - 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____). Amount entitled to priority: \$ _____ <small>* Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>
Telephone number: 714-558-8580 email: mghods@ghodslaw.com Name and address where payment should be sent (if different from above): Same Telephone number: _____ email: _____			
1. Amount of Claim as of Date Case Filed: \$ 60,000.00 (Est) If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.			
2. Basis for Claim: <u>GMAC's failure to credit funds to account (please see attached documents)</u> (See instruction #2)			
3. Last four digits of any number by which creditor identifies debtor: <u>3204</u>	3a. Debtor may have scheduled account as: <u>GMAC Mortgage</u> (See instruction #3a)	3b. Uniform Claim Identifier (optional): _____ (See instruction #3b)	
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable (when case was filed) Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____			
6. Claim Pursuant to 11 U.S.C. § 503(b)(9): Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. \$ _____ (See instruction #6)			
7. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)			
8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted") DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:			
9. Signature: (See instruction #9) Check the appropriate box. <input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.) I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: <u>Mohammed K. Ghods</u> Title: <u>creditor</u> Company: _____ Address and telephone number (if different from notice address above): _____ Telephone number: _____ Email: _____			
(Signature)  (Date) <u>11/6/2012</u>			
Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or			RECEIVED NOV 07 2012 KURTZMAN CARSON CONSULTANTS COURT USE ONLY



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PROOF OF CLAIM ATTACHMENT

**UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN
DISTRICT OF NEW YORK**

Residential Capital, LLC, Case No. 12-12020

GMAC Mortgage erroneously placed property insurance on a property that was not owned by the borrowers at the relevant times and upon which GMAC had no security interest. Borrowers brought the error to GMAC's attention repeatedly and were promised a correction would be made. GMAC demanded that payments had to be made as billed to avoid adverse credit reporting and collection action. Borrowers made the payments as demanded under protest. No correction has yet been made. No payoff statement has been sent as demanded. Borrowers believe excess monthly payments must be retroactively applied to reduce the principal balance accordingly. Attached are letters exchanged between the borrowers and GMAC regarding this issue as well a sample of notice of insurance placement sent to the borrowers regarding insurance placement.

GHODS LAW FIRM

Attorneys At Law

2100 North Broadway, Suite 101
Santa Ana, California, 92706-2624
Telephone (714) 558-8580
Facsimile (714) 558-8579

June 8, 2010

VIA U.S.MAIL

GMAC Mortgage
P.O. Box 780
Waterloo, IA 50704-0780

RE: Account Number:

██████████ 3204

Property:

12752 Keith Place, Tustin, CA 92780

Dear Sir/Madam:

Thank you for your letter of May 26, 2010. We have previously advised you on a number of occasions that we are being charged for insurance on the above referenced property which we have not owned for years. In prior communications, we were told we needed to make the payments to avoid adverse credit reporting, but that the payments received will be eventually credited to our mortgage account. We continue to get notices for more insurance and charges for useless insurance. Please take the corrective measures immediately and correct our account.

Also, we are enclosing the Orange County Tax Assessor's office information showing the history of ownership for the subject property. It is our understanding that you have access to the same information on-line.

Please confirm for us that this matter has been corrected and our payments have been credited properly. Also, please consider this letter as a formal payoff demand. We expect that the payoff demand will properly reflect a correct balance that includes credit for payments erroneously collected for insurance.

Thank you for your attention.

Very Truly Yours,
GHODS LAW FIRM



Mohammed K. Ghods

MKG:rel
Enclosure

REAL PROPERTY TAX ASSESSOR RECORD

Tax Roll Certification Date: 06-29-2008
Owner Information Current Through: 02-10-2010
County Last Updated: 02-26-2010
Current Date: 05/23/2010
Source: TAX ASSESSOR ORANGE, CALIFORNIA

OWNER INFORMATION

Owner(s): CORMAN QANTAS
TARABAY LUCULIA
Owner Relationship: HUSBAND/WIFE
Ownership Rights: JOINT TENANCY
Absentee Owner: SITUS FROM SALE (OCCUPIED)
Property Address: 12752 KEITH PL
TUSTIN, CA 92780-3510
Mailing Address: 12752 KEITH PL
TUSTIN, CA 92780-3510

PROPERTY INFORMATION

County: ORANGE
Assessor's Parcel Number: 103-342-30
Property Type: SINGLE FAMILY RESIDENCE - TOWNHOUSE
Land Use: SINGLE FAMILY RESIDENCE
Lot Size: 8500
Lot Acreage: 0.2600
Tract/Subdivision Number: 2620
Legal Description: N TR 2620 LOT 18
Lot Number: 18

TAX ASSESSMENT INFORMATION

Tax Year: 2008
Estimated Tax Year:
Calculated Land Value: \$583,633.00
Calculated Improvement Value: \$92,867.00
Calculated Total Value: \$676,500.00
Assessed Land Value: \$583,633.00
Assessed Improvement Value: \$92,867.00
Assessed Total Value: \$676,500.00
Valuation Method: ASSESSED
Tax Amount: \$7,348.56
Tax Code Area: 89058

BUILDING/IMPROVEMENT CHARACTERISTICS

Number of Buildings: 1
Year Built: 1956
Total Area: 8500
Living Square Feet: 1945
Total Number of Rooms: 8
Number of Bedrooms: 4
Number of Bathrooms: 1.00
Full Baths: 1

Basement Type: UNFINISHED
Fireplace: YES
Garage Type: ATTACHED GARAGE/CARPORT
Pool: Y
Pool Type: TYPE UNKNOWN
Number of Stories: 2.00
Style/Shape: CONTEMPORARY
Construction Quality: AVERAGE
Exterior Wall Type: STUCCO
Heat: BASEBOARD HOT WATER
Water: PUBLIC
Sewer: PUBLIC
A/C Type: AC CENTRAL

LAST FULL MARKET SALE INFORMATION

Sale Date: 09/05/2008
Seller Name: AURORA LN SVCS LLC
Sale Price: \$525,000.00
Consideration: FULL
Deed Type: GRANT DEED
Type of Sale: RESALE
Mortgage Amount: \$502,326.00
Mortgage Loan Type: FEDERAL HOUSING AUTHORITY
Mortgage Term: 30 YEARS
Mortgage Deed Type: DEED OF TRUST
Lender Name: BROADVIEW MTG
Recording Date: 10/15/2008
Document Number: 477262
Title Company: FIDELITY NATIONAL TITLE

PREVIOUS TRANSACTION INFORMATION

Previous Document Number: 479719
Sale Date: 05/20/2005
Sale Price: \$739,000.00
Consideration: FULL
Deed Type: DEED OF TRUST
Mortgage Amount: \$591,200.00
Recording Date: 06/21/2005

HISTORICAL TAX ASSESSOR INFORMATION

Historical Tax Assessor Record 1.

Tax Year: 2008
Calculated Land Value: \$419,451.00
Calculated Improvement Value: \$105,549.00
Calculated Total Value: \$525,000.00
Assessed Total Value: \$525,000.00
Assessor's Parcel Number: 103-342-30
Homestead Exempt: HOMEOWNER EXEMPTION
Absentee Owner: OWNER OCCUPIED
Owner: CORMAN QANTAS
Property Address: 12752 KEITH PL
TUSTIN, CA 92780-3510

Mailing Address: 12752 KEITH PL
TUSTIN, CA 92780-3510

Historical Tax Assessor Record 2.

Tax Year: 2007
Calculated Land Value: \$583,633.00
Calculated Improvement Value: \$92,867.00
Calculated Total Value: \$676,500.00
Assessed Total Value: \$676,500.00
Assessor's Parcel Number: 103-342-30
Absentee Owner: OWNER OCCUPIED
Owner: AURORA LN SVCS LLC
Property Address: 12752 KEITH PL
TUSTIN, CA 92780-3510
Mailing Address: 12752 KEITH PL
TUSTIN, CA 92780-3510

Historical Tax Assessor Record 3.

Tax Year: 2006
Calculated Land Value: \$675,988.00
Calculated Improvement Value: \$92,867.00
Calculated Total Value: \$768,855.00
Assessed Total Value: \$768,855.00
Assessor's Parcel Number: 103-342-30
Homestead Exempt: HOMEOWNER EXEMPTION
Absentee Owner: OWNER OCCUPIED
Owner: REA LORENZO H
REA HILDA
Property Address: 12752 KEITH PL
TUSTIN, CA 92780-3510
Mailing Address: 12752 KEITH PL
TUSTIN, CA 92780-3510

Historical Tax Assessor Record 4.

Tax Year: 2005
Calculated Land Value: \$662,733.00
Calculated Improvement Value: \$91,047.00
Calculated Total Value: \$753,780.00
Assessed Total Value: \$753,780.00
Assessor's Parcel Number: 103-342-30
Homestead Exempt: HOMEOWNER EXEMPTION
Absentee Owner: OWNER OCCUPIED
Owner: REA LORENZO H
REA HILDA
Property Address: 12752 KEITH PL
TUSTIN, CA 92780-3510
Mailing Address: 12752 KEITH PL
TUSTIN, CA 92780-3510

Historical Tax Assessor Record 5.

Tax Year: 2003
Calculated Land Value: \$419,720.00
Calculated Improvement Value: \$74,980.00
Calculated Total Value: \$494,700.00
Assessed Total Value: \$494,700.00
Assessor's Parcel Number: 103-342-30
Absentee Owner: ABSENTEE (MAIL AND SITUS NOT=)
Owner: CIVIC PLAZA PROPERTIES
Property Address: 12752 KEITH PL
TUSTIN, CA 92780-3510
Mailing Address: 615 CIVIC CENTER DR
SANTA ANA, CA 92701-4030

Historical Tax Assessor Record 6.

Tax Year: 2002
Calculated Land Value: \$411,490.00
Calculated Improvement Value: \$73,510.00
Calculated Total Value: \$485,000.00
Assessed Total Value: \$485,000.00
Assessor's Parcel Number: 103-342-30
Absentee Owner: ABSENTEE (MAIL AND SITUS NOT=)
Owner: CIVIC PLAZA PROPERTIES
Property Address: 12752 KEITH PL
TUSTIN, CA 92780-3510
Mailing Address: 615 CIVIC CENTER DR
SANTA ANA, CA 92701-4030

Historical Tax Assessor Record 7.

Tax Year: 2001
Calculated Land Value: \$236,295.00
Calculated Improvement Value: \$80,914.00
Calculated Total Value: \$317,209.00
Assessed Total Value: \$317,209.00
Assessor's Parcel Number: 103-342-30
Homestead Exempt: HOMEOWNER EXEMPTION
Absentee Owner: YES
Owner: CIVIC PLAZA PROPERTIES LP
Property Address: 12752 KEITH PL
TUSTIN, CA 92780-3510
Mailing Address: 615 CIVIC CENTER DR
SANTA ANA, CA 92701-4030

Historical Tax Assessor Record 8.

Tax Year: 2001
Calculated Land Value: \$236,295.00
Calculated Improvement Value: \$80,914.00
Calculated Total Value: \$317,209.00
Assessed Total Value: \$317,209.00

Assessor's Parcel Number: 103-342-30
Absentee Owner: ABSENTEE (MAIL AND SITUS NOT=)
Owner: CIVIC PLAZA PROPERTIES LP
Property Address: 12752 KEITH PL
TUSTIN, CA 92780-3510
Mailing Address: 615 CIVIC CENTER DR
SANTA ANA, CA 92701-4030

Historical Tax Assessor Record 9.

Tax Year: 2000
Calculated Land Value: \$179,756.00
Calculated Improvement Value: \$72,335.00
Calculated Total Value: \$252,091.00
Assessed Total Value: \$252,091.00
Assessor's Parcel Number: 103-342-30
Homestead Exempt: HOMEOWNER EXEMPTION
Owner: GHODS MOHAMMED K
GHODS HEIDI M
Property Address: 12752 KEITH PL
TUSTIN, CA 92780-3510
Mailing Address: 12752 KEITH PL
TUSTIN, CA 92780-3510

Historical Tax Assessor Record 10.

Tax Year: 1999
Calculated Land Value: \$176,232.00
Calculated Improvement Value: \$70,917.00
Calculated Total Value: \$247,149.00
Assessed Total Value: \$247,149.00
Assessor's Parcel Number: 103-342-30
Homestead Exempt: HOMEOWNER EXEMPTION
Owner: GHODS MOHAMMED K
GHODS HEIDI M
Property Address: 12752 KEITH PL
TUSTIN, CA 92780-3510
Mailing Address: 12752 KEITH PL
TUSTIN, CA 92780-3510

TRANSACTION HISTORY REPORT is available for this property. The report contains details about all available transactions associated with this property. The report may include information about sales, ownership transfers, refinances, construction loans, 2nd mortgages, or equity loans based on recorded deeds. Additional charges may apply.

Call Westlaw CourtExpress at 1-877-DOC-RETR (1-877-362-7387)
to order copies of documents related to this or other matters.
Additional charges apply.

Rank	Name	Property Address	City-State
Transaction/Record Date			
Select to print, e-mail, etc			
Tag to Print 1	1	MYERS DANIEL N	12752 KEITH PL
	TUSTIN CA	01/1989	
Tag to Print 2	2	GHODS MOHAMMED K AND WIFE	12752 KEITH
PL	TUSTIN CA	01/1991	
Tag to Print 3	3	CIVIC PLAZA PROPERTIES LP	12752 KEITH PL
	TUSTIN CA	10/21/2001	
Tag to Print 4	4	JONES RANDOLPH P & THERESA	12752 KEITH
PL	TUSTIN CA	06/08/2004	
Tag to Print 5	5	REA LORENZO H & HILDA	12752 KEITH PL
	TUSTIN CA	05/20/2005	
Tag to Print 6	6	REA LORENZO H & HILDA	12752 KEITH PL
	TUSTIN CA	03/22/2006	
Tag to Print 7	7	REA LORENZO H & HILDA	12752 KEITH PL
	TUSTIN CA	03/22/2006	
Tag to Print 8	8	RESIDENTIAL FUNDING CO LLC	12752 KEITH
PL	TUSTIN CA	05/15/2008	
Tag to Print 9	9	RESIDENTIAL FUNDING CO LLC	12752 KEITH
PL	TUSTIN CA	05/15/2008	
Tag to Print 10	10	CORMAN QANTAS	12752 KEITH PL
	TUSTIN CA	09/05/2008	
Tag to Print 11	11	AURORA LN SVCS LLC	12752 KEITH PL
	TUSTIN CA	09/12/2008	
Tag to Print 12	12	CORMAN QANTAS	12752 KEITH PL
	TUSTIN CA	10/16/2009	
Tag to Print 13	13	GHODS MOHAMMED AND WIFE	12752 KEITH
PL	TUSTIN CA	02/28/1991	
Tag to Print 14	14	GHODS MOHAMMED AND WIFE	12752 KEITH
PL	TUSTIN CA	03/19/1991	
Tag to Print 15	15	GHODS MOHAMMED K	12752 KEITH PL
	TUSTIN CA	01/28/2000	
Tag to Print 16	16	GHODS MOHAMMED K AND WIFE	12752 KEITH
PL	TUSTIN CA	09/25/1998	

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

05/26/10

Mohammed K. and Heidi M. Ghods
11022 Bent Tree Lane
Santa Ana, CA 92705

RE: Account Number [REDACTED] 3204
Property Address 12752 KEITH PLACE
TUSTIN CA 92780

Dear Mohammed K. and Heidi M. Ghods:

We received information indicating there may have been a name or title change on the above-referenced property. Please send us a copy of the the recorded deed transferring title showing evidence of this change to PO Box 780 , Waterloo, IA 50704-0780, or Federal Express to 3451 Hammond Avenue, Waterloo IA 50702, ATTN: Assumption Department. You may also fax this information to 972-538-0739.

If you have any questions, please contact Customer Care at 800-766-4622.

Customer Care
Loan Servicing

Initials: SL

4:78

GMAC Mortgage

5901
3204

PO Box 4025
Coraopolis, PA 15108-6942

Notification Date: 07/02/2010

000004 - 000015
MOHAMMED GHODS
HEIDI GHODS
11022 BENT TREE RD
SANTA ANA, CA 92705-2514

NOTICE OF PLACEMENT RENEWAL NOTIFICATION CERTIFICATE

RE: REFERENCE NUMBER: 5901

Loan Number: 3204
Hazard Insurance Uninsured Date: 06/27/2010
Property Location: 12752 KEITH PLACE
TUSTIN CA 92780

Certificate Number: M-7093936
Effective Date: 06/27/2010
Dwelling Limit: \$254,000.00

Expiration Date: 06/27/2011
Annual Charge: \$1,778.00

Deductible: \$1,000.00

Dear Customer:

During the past 60 days, we notified you that the lender-placed hazard insurance we previously obtained on your property would be renewed for an additional term of one year, if we did not receive a copy of a valid hazard insurance policy.

This letter is to notify you that, as we have not received the required evidence of coverage, we have renewed your lender-placed hazard insurance coverage with MERITPLAN INSURANCE COMPANY to provide the necessary insurance protection on your property as required under the terms of your mortgage / deed of trust.

The cost of the insurance in the amount of \$1,778.00 was advanced for the period 06/27/2010 to 06/27/2011. This amount is based on our records which indicate the occupancy status of the location above is Owner Occupied and the dwelling is a 51+ year old home. If this information is incorrect, please contact us at (800) 256-9962. The coverage amount placed is based on the replacement value, which we believe is the last known amount of coverage you purchased. If, however, we do not have that information, the coverage amount is based on the unpaid principal balance of all mortgage liens against the property that are serviced by us. Lender-placed hazard insurance does not provide guaranteed replacement cost coverage.

This insurance will remain in force unless we received evidence of a hazard insurance policy with an effective date on or before 06/27/2010. As set forth in our previous notices, pursuant to your mortgage / deed of trust, the cost of this coverage is your responsibility and will be included in any statements that you may receive going forward. If you obtain coverage on your own and there is a lapse between the effective date of your policy and the lender-placed hazard insurance coverage, you will be responsible for the insurance charges for that period. Any insurance charges not used will be credited to your account.

NOTICE OF LENDER-PLACED INSURANCE

Residential Property Fire Insurance
Risk Based Protection

MERITPLAN INSURANCE COMPANY

(a stock company)
Home Office

3349 Michelson Drive, Suite 200, Irvine, CA 92612-8893

Date: 07/02/2010

Control Number: M7093936

Policy Number: 00000002

Loan Number: 3204

NAMED INSURED:

GMAC MORTGAGE, LLC
INSURANCE SERVICE CENTER
P.O. BOX 4025
CORAOPOLIS, PA 15108-6942

BORROWER:

MOHAMMED GHODS
HEIDI GHODS
11022 BENT TREE RD
SANTA ANA, CA 92705-2514

Coverage Period: From: 06/27/2010 Until: 06/27/2011, beginning and ending at 12:01 am Standard time at the DESCRIBED LOCATION.

DESCRIBED LOCATION:
12752 KEITH PLACE
TUSTIN CA 92780

LIMIT OF LIABILITY FOR RESIDENTIAL PROPERTY:

\$254,000.00

DEDUCTIBLES:

\$1,000.00 Occupied
\$1,000.00 Vacant

PREMIUM: Insurance premium:

\$1,778.00

Total Premium:

\$1,778.00

The NAMED INSURED has purchased insurance on the DESCRIBED LOCATION for the amount and premium indicated above.

The contract of insurance is only between the NAMED INSURED and Meritplan Insurance Company. There is no contract of insurance between the BORROWER and Meritplan Insurance Company. The insurance purchased is intended for the benefit and protection of the NAMED INSURED, insures against LOSS only to the dwelling and OTHER STRUCTURES on the DESCRIBED LOCATION, and may not sufficiently protect the BORROWER'S interest in the property. No coverage is provided for contents, personal effects, additional living expense, fair rental value or liability. NO COVERAGE IS PROVIDED FOR LOSS CAUSED BY EARTHQUAKE OR FLOOD or any other cause of loss that is excluded by the Residential Property Fire Insurance Form. The NAMED INSURED may cancel the insurance coverage at any time.

This NOTICE is for information purposes only. It does not amend, extend, or alter the insurance contained in the Residential Property Fire Insurance Form. Any coverage provided is subject to the terms, conditions, limitations and exclusions contained in the Residential Property Fire Insurance Form.

To report a claim, call: (800) 323-7466

For other inquiries, call: (800) 256-9962

BALBOA INSURANCE COMPANY
3349 MICHELSON DRIVE, SUITE 200
IRVINE, CA 92612-8893

CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE

MOHAMMED GHODS
11022 BENT TREE RD
SANTA ANA, CA 92705-2514

MAILING DATE: JULY 2, 2010

POLICY NUMBER: [REDACTED] 3936

THIS DISCLOSURE IS REQUIRED BY CALIFORNIA LAW (SECTION 10102 OF THE INSURANCE CODE). IT IDENTIFIES THE FORM OF DWELLING COVERAGE YOUR LENDER HAS PURCHASED ON YOUR BEHALF.

THIS DISCLOSURE FORM CONTAINS ONLY A GENERAL DESCRIPTION OF YOUR COVERAGE AND IS NOT PART OF YOUR POLICY. ONLY THE SPECIFIC PROVISIONS OF YOUR LENDER'S MASTER POLICY WILL DETERMINE WHETHER A PARTICULAR LOSS IS COVERED AND, IF SO, THE AMOUNT PAYABLE. ALSO, YOUR LENDER'S MASTER POLICY MAY CONTAIN POLICY EXCLUSIONS OR LIMITATIONS ON CERTAIN RISKS.

IF YOU HAVE QUESTIONS REGARDING YOUR FORCE PLACED COVERAGE YOU MAY CALL THE PHONE NUMBER OR WRITE TO THE ADDRESS DISPLAYED ON YOUR COVERAGE LETTER. YOU MAY ALSO CALL THE CALIFORNIA DEPARTMENT OF INSURANCE CONSUMER INFORMATION LINE AT (800) 927-HELP.

DWELLING COVERAGE PROVIDED: REPLACEMENT COST COVERAGE

REPLACEMENT COST COVERAGE PAYS REPLACEMENT COSTS UP TO POLICY LIMITS.

IN THE EVENT OF ANY COVERED LOSS TO YOUR HOME, THE INSURANCE COMPANY WILL PAY TO REPAIR OR REPLACE THE DAMAGED OR DESTROYED DWELLING WITH LIKE OR EQUIVALENT CONSTRUCTION UP TO THE APPLICABLE LIMIT OF LIABILITY. REFER TO YOUR COVERAGE LETTER FOR THE LIMIT WHICH APPLIES TO YOUR DWELLING. IF DAMAGE EXCEEDS 5% OF COVERAGE LIMIT OR \$1,000, YOU MUST REPAIR OR REPLACE THE DAMAGED OR DESTROYED DWELLING IN ORDER TO OBTAIN A REPLACEMENT COST COVERAGE SETTLEMENT. THE AMOUNT OF RECOVERY WILL BE REDUCED BY THE DEDUCTIBLE DISPLAYED ON YOUR COVERAGE LETTER (DEDUCTIBLE MAY CHANGE IF OCCUPANCY IS DIFFERENT AT THE TIME OF LOSS). BUILDING CODE UPGRADE COVERAGE IS NOT INCLUDED.

MERITPLAN INSURANCE COMPANY
3349 Michelson Drive, Suite 200
Irvine, CA 92612-8893

Date: JULY 2, 2010

Control Number: M-7093936

000004 - 000021
MOHAMMED GHODS
HEIDI GHODS
11022 BENT TREE RD
SANTA ANA, CA 92705-2514

Re: Loan Number: [REDACTED] 3204
Property Address: 12752 KEITH PLACE
TUSTIN CA 92780

Dear Mohammed and Heidi Ghods:

Coverage provided does not include protection against the peril of earthquake. California law requires that earthquake coverage be offered to you at your option. The coverage, subject to policy provisions, may be purchased at additional cost on the following terms:

- A. Amount of Dwelling Coverage: \$254,000.00.
- B. Applicable Deductible: 10.0% of Actual Cash Value
If your loss is below this amount, you may not receive any payment from your coverage. Your insurance company or agent will provide written notice as to how the deductible applies to the market value of your coverage, the insured value of your coverage or the replacement value of your coverage.
- C. Annual Premium: \$1,143.00

You must ask the MERITPLAN Insurance Company to add Earthquake Coverage within 30 days from the date this notice is mailed or it shall be conclusively presumed that you have not accepted this offer. In the event of a major earthquake (5.0 magnitude or greater), MERITPLAN will institute, without notice, up to a 60 day moratorium on earthquake coverage for properties within 100 miles of the epicenter. If you accept this coverage, it will be effective the date your acceptance is received by us or upon the expiration date of our moratorium, whichever date is later.

If you have any questions, please contact us at the address above.

**** PLEASE NOTE, YOU MUST RETURN THIS ENTIRE LETTER ****
TO ACTIVATE EARTHQUAKE COVERAGE

YOU ARE NOT OBLIGATED TO PURCHASE THIS COVERAGE AND WE WILL TAKE NO FURTHER ACTION
UNLESS WE HEAR FROM YOU.

If you wish to add Earthquake Coverage to your certificate, please complete the section below, sign and return this letter to MERITPLAN Insurance Company. We will bill you the appropriate premium for the period from the effective date of your Earthquake Coverage (see above information regarding when coverage will be made effective) to the expiration date of your certificate. As a result, the premium billed may be less than the full annual premium quoted in this offer.

____ Yes, please add Earthquake Coverage to certificate number M7093936. The coverage amount will be \$254,000.00.

Signature

Date

PROOF OF SERVICE

STATE OF CALIFORNIA,)
) ss:
COUNTY OF ORANGE)

I am employed in the County of Orange, State of California. I am over the age of eighteen years and not a party to the within action. My business address is 2100 North Broadway, Suite 101, Santa Ana, CA 92706.

On November 7, 2012, I caused to be personally served via Nationwide Legal Services, the following document(s) described as:

**PROOF OF CLAIM RE RESIDENTIAL CAPITAL, LLC, CASE NO. 12-12020 FOR
THE U.S. BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW
YORK**

on the interested parties by delivering a true copy thereof, to:

ResCap Claims Processing Center, c/o KCC
2335 Alaska Avenue
El Segundo, CA 90245

☒ **VIA PERSONAL SERVICE BY CERTIFIED PROCESS SERVER:**

I declare under penalty of perjury under the laws of the United States of America and the State of California that the foregoing is true and correct and that this document was executed on November 7, 2012, at Santa Ana, California.


JUDITH DUENES